

Protect Against a Flood

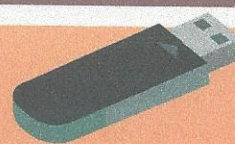
If you live in a flood prone area, taking proactive measures are a must in order to protect your house and your valuables.



Take pictures of your valuables for insurance inventory



Store your important documents in a waterproof container



Create digital versions and save them on a secure thumb drive

Keep your valuables out of the basement so they're not in danger of flood water.

Get flood insurance so you're protected against the damages of a flood.



Learn about your flood risk and the floodplain in your area at FloodSmart.gov.



Sign up for local weather alerts.

Raise your utilities (electrical panels, water heater, furnace, etc.) above the base flood elevation.

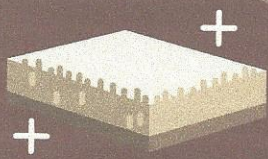
Utilities are the #1 reason that people file claims and most typically have to pay out of pocket because the claim is less than or equal to their deductible.

Keep your sump pump in working order with a battery back-up.

Keep a supply of sandbags, plywood, plastic sheeting, or lumber to protect homes and valuables from flooding.

Consider installing "check valves" in your home and sealing the walls in your basement.

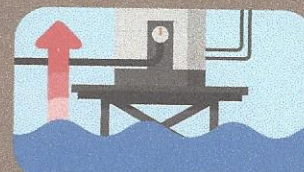
What homeowners should know before a flood occurs



Remodeled basements. Discuss with your insurance agent to be sure your improvements are covered.



Family photos and keepsakes. Move them upstairs, since insurance can't replace memories.



Raised water heater. Elevate important home systems (electric panels too) so water won't reach them.



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This information is only a portion of what you need to be prepared; for more information and resources, visit Ready.gov and FEMA.gov.

Is Your Disaster Kit Stocked?

Food in your fridge stays good for approximately four hours without power. Hurricane Sandy knocked out power to 8.5 million customers for seven days. What is your disaster preparedness plan?

Be Prepared



Make sure you have an appliance thermometer.



Have a few days of ready-to-eat food.



Know where to get dry ice or block ice.

When the Power Goes Out



If the freezer isn't full, group together to form an "igloo."

If you anticipate a power outage, put water in the fridge ahead of time, it'll help keep everything cool.



Keep the fridge and freezer door closed.

When the Power Returns



Check temperature inside fridge and freezer.



Discard perishables, meats, poultry, seafood, eggs, leftovers. When in doubt, throw it out!



Unusual odor, color, or texture? Throw it out!

Prepare your Disaster Kit:

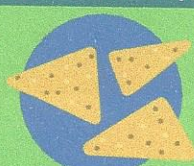
What items should you have on-hand for a power outage:



Store at least a three-day supply of non-perishables.



Choose foods your family will eat.



Avoid foods that will make you thirsty.



Remember any special dietary needs.



Choose salt-free crackers, and whole grain cereals.



Following a disaster, there may be power outages that could last for several days. Stock canned foods, dry mixes and other staples that do not require refrigeration, cooking, water or special preparation. Be sure to include a manual can opener and eating utensils.

- 1 Ready-to-eat canned meats, fruits, vegetables and a can opener
- 2 Protein or fruit bars
- 3 Dry cereal or granola
- 4 Peanut butter
- 5 Dried fruit
- 6 Nuts
- 7 Crackers
- 8 Canned juices
- 9 Non-perishable pasteurized milk
- 10 High energy foods
- 11 Vitamins



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Pet Preparedness

A significant number of families have pets and they're part of the family. They need to be ready for a disaster too; take simple steps now so they're prepared.

How to Prepare Before a Disaster



Not all shelters will accept pets, plan in advance for shelter options that will work for both you and your pets.



Develop a buddy system with neighbors or friends to make sure that someone is available to care for your pets if you are unable to do so.



Assemble an emergency kit for your pet.



What Goes in Your Pet Emergency Kit:



Food and water (3 days) bowls, manual can opener



Medicines, medical records, and first aid kit



Collar with ID tag, harness, or leash (include backups)



Crate or pet carrier



A picture of you and your pet together



Important documents: registration & vaccination



Familiar items: favorite toys, treats, and bedding



Plastic bags/litter for cleaning up after your pet

What to Do During a Disaster



Bring your pet inside immediately.



Separate dogs and cats. Anxiety may affect their behavior.



Feed them moist or canned food so they will need less water to drink.



Have extra newspapers, for sanitary reasons.



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Make Your Business Resilient

Roughly 40 to 60 percent of small businesses never reopen their doors following a disaster. But you can.



How to Be Prepared



Make an evacuation plan and exercise it regularly



Know how you'll notify your employees, customers, and stakeholders of an emergency



Have redundancy for key resources like power, equipment, and supplies



Create a Business Continuity Plan to become operational again quickly

Be Prepared for Everyday Disasters



Burst pipes



Server failure



Fires



Flu

Have a Continuity Plan



1 in 5 companies spend no time maintaining their plan.



Following a disaster, 90% of smaller companies fail within a year unless they can resume operations within 5 days.

Meanwhile, 20% of larger companies spend over 10 days per month on their continuity plans.

Disaster Recovery Plan:

IT REDUNDANCY



Installation disks, software licensing keys, hardware inventory with serial numbers, and equipment

IMPORTANT RECORDS



Insurance policies, contracts, employee records

EMERGENCY SUPPLIES



Cash, water, first aid kit, paper towels, garbage bags, battery-powered radio, 3-day supply of non-perishable food, etc.

Emergency Kits for Employees

Encourage your employees to have grab-and-go emergency kits at the office, in the event of a disaster during the work day:



Include a small first aid kit, cash, energy bars, bottle of water, phone charger, etc.



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